# **Child Care Handbook** A Parent's Guide



Printed on recycled paper 11000-0602 The *Child Care Handbook* is designed to help with one of your most important tasks as a parent—finding and selecting care for your child. This handbook includes information about different types of child care, ideas and lists to use when you're choosing care, and tips on what you can do to make child care a positive experience for you and your family.

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You'll notice that throughout most of this Child Care Handbook, the female pronoun is used to refer to child care providers. This in no way implies that consideration should not be given to qualified men. We have used the words "she" and "her" only because, in fact, most child care providers are women.



# Your Child Care Search

Every year, more parents are joining the work force. Already, more than half of all children under the age of 6 live with two working parents or a single working parent. All of these parents have one thing in common: The problem of how to care for their children while they go off to work.

Choosing child care that's right for your child is very important and can be very difficult. You have to understand and explain the kind of help you need. You have to examine your own values and beliefs about bringing up children. And you must be confident that the caregiver you choose has values you respect and will give your child individual, caring attention.

The program that sent you this booklet offers information and support to help you in your search for care. You can call the program at any time, free of charge. A child care consultant can:

- talk with you about your needs
- help you understand your options, the different types of care available to you
- listen to your questions and concerns
- send you useful checklists, tip sheets, and booklets, like this handbook
- give you referrals to people and places in your area that might be able to provide care for your child

Your child care consultant—and this handbook will give you information and ideas so you can make your own decision about the care that's best for your family. All forms of child care have advantages and disadvantages, and within each you are likely to find a tremendous range of quality.

### **Understanding your options**

Right from the beginning you will want to look for:

- a steady, reliable arrangement
- caring people who like children
- a healthy and safe environment
- interesting, challenging daily activities for your child

But these qualities can come in many different forms and types of care. As you begin your search, think about the kind of child care you may want for your child.

# Different types of care

Child care generally falls into two very broad categories: care provided by friends or family members, and care provided by someone else in your community.

If you plan to rely on friends and family for care (a grandparent, for instance, another parent with different work hours, a close friend, or even an older child), the program that sent you this booklet can help you with tips and ideas for making the arrangement work as well as possible for you and your child. You may also want to find out about other types of care in your community. Many parents combine care given by a family member with a care arrangement in the community, using a grandparent two days a week, for instance, and taking a child to a nursery school for the rest of the week. Knowing more about all the types of care that are available to you may help you decide what seems best for your child. It will also give you more choices when you need to find backup care, or when your child grows older and needs or wants a different kind of care.

This handbook focuses on the different types of care that may be provided by someone in the community:

- family child care homes
- large family child care homes (in some states)
- in-home care
- shared care
- child care centers (full- and part-day)
- school-age programs
- summer day camps
- combinations of care

It is important to remember that all of these forms of care have advantages and disadvantages, and that within each you are likely to find a tremendous range of quality. You may find safe, nurturing, educational care in any one of the different types of care in your community, and you may find care in that same type that's of such poor quality that it is harmful to your child. The descriptions below will help you understand these basic types of care. (The next chapter offers tips on how to recognize quality.)

*Family child care homes* typically care for up to six children, including the caregiver's own young children. The care is offered in the home of the person who provides the care, who is often called a provider. Family child care is usually managed independently by each provider, although some

providers may work through a sponsoring agency in a family child care system.

Large family child care homes usually have one caregiver and one assistant providing care for 7 to 12 children in the home of the caregiver. In most states large family child care homes (also called group child care homes) are considered a separate type of care; in other states they are regulated as small child care centers.

**In-home care** is child care provided in your own home by someone you have hired—perhaps a nanny, a student, or a sitter. In-home care may be provided by someone who comes in every day, or by someone who lives in your home. Although in-home care can be the most flexible and convenient type of child care, it is usually the most expensive. Some people find their caregivers by word-of-mouth, advertising, or by hiring a nanny placement agency. Since there are no state or national regulations or standards for in-home care, careful recruiting, interviewing, and reference checks on your part are essential.

Shared care arrangements are agreements among families to hire one caregiver together. A shared care provider generally cares for all the children in one of the families' homes. Your state may place some restrictions on shared care arrangements. Be sure to check your state's regulations for family child care to see whether they affect shared care.

*Full-day child care centers* offer care and educational activities to groups of children in non-residential settings. They are often open all day and all year long to cover the hours needed by working parents. They offer children a place to play and learn away from home, with staff who are trained in child development. Most serve children from 3 to 5 years old. Some are designed just for infants, or just for school-age children. Others combine these different age groups. Some full-day child care centers now offer part-time options for parents who don't need full-time care for their children.

**Part-day child care centers**, often called nursery schools or preschools, are for children 3 to 5 years old and generally offer a program of educational activities for only three or four hours a day. They are usually open only during the school year. Often registration begins in January or February for September enrollment.

**School-age programs** provide supervised activities for children between the ages of 5 and 13 at elementary and middle schools, community youth centers, or child care centers. These programs usually cover the daytime hours when school is not in session: before and after school and, sometimes, school vacations, holidays, and weather emergencies. Some have full- or part-day summer programs as well.

**Summer camps and programs** offer a variety of full- or part-day summer activities as well as overnight or residential experiences. Both day and overnight camps often combine fun and learning, and some focus on special interests, ranging from computers or sports to drama or art. These programs are generally for children between the ages of 5 and 13, although some camps are open just for preschoolers, and others include teenagers.

**Combinations** are situations when you use more than one type of care to cover a day or a week. For example, you might choose a nursery school or kindergarten in the morning and family child care in the afternoon, or take your child to a neighbor's house for a few days each week and use a child care center the rest of the time.



# Age grouping

Not all child care programs take children of all ages. The person or program that will be caring for your child may separate children by age or mix them together in a variety of different ways. Some of the most common age groups at child care centers are:

- infant: 6 weeks to 15 months
- toddler: 15 months to 2 years
- older toddler: 2 years to 2-years-and-9-months
- preschool: 2-years-and-9-months to 5 years, usually divided into groups by age
- kindergarten: 5 to 6 years
- school-age: 6 years and older

### **Understanding your needs**

When you're thinking about different kinds of care, you will want to consider:

- the age, personality, and needs of your child
- the needs of the rest of your family
- the location of your workplace, home, and the care you're considering
- the hours your child will need care
- what you can afford to pay

Once you've taken these considerations into account, you'll want to identify your options, and then base your decision on the quality of the choices that are available to you. (The next chapter gives information on how to recognize and evaluate quality in the care you're choosing.)

### Your child's needs

You know that if you want peace of mind about your child's well-being while you work, you must

feel that your child is safe, happy, and treated with respect and affection. Think about what will make your child feel comfortable. Some children need small, quiet groups. Others do better in larger groups with lots of activity. You are the best judge of your own child's needs. Talk to the providers you visit about your child's personality and needs. Remember, too, that your child is growing and changing, and will have different needs in the future. Although it is impossible to anticipate all of these needs, thinking about some of them can minimize the number of changes you might have to make. Forming attachments with their caregivers is important for children, so consider your options carefully before making a change.

### When to start infant care

Leaving an infant in someone else's care can be difficult, but it is usually harder for the parent than for the young infant. Finding an arrangement that you feel comfortable with is more important than the age at which your child begins care.

Sometime between the ages of 7 and 15 months, you can expect that your baby will become very aware of the difference between you and strangers, as well as the fact that when you are out of sight temporarily you are not gone forever. These stages don't last long, and babies' reactions vary. Many babies become upset whenever their parent leaves the room, even at home. These are normal and important milestones in your baby's development. Although it can be difficult to start a new child care arrangement at this time, these separations and reunions help your baby learn that you will come back again. Generally though, young children pick up on a parent's feelings. Whenever you start care, your baby is more likely to be happy with a child care arrangement if you're happy with it.

If you're starting care for your infant, a child care consultant can give you some ideas and tips to help you understand your feelings, plan for the

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change, and work with your provider to make the separation as easy as possible for you and your child.

### A child with special needs

A child with special needs, like any child, should have care that is comforting, stimulating, and safe. Depending on the child's needs, he or she may require some additional support services. If your child has any special needs, call the program that sent you this booklet. A child care consultant can help you think through your child's needs and identify resources and programs that may be available to you.

# Your family's needs

### Location

Where should you look? That depends on where you live and work and where care is available. Some parents feel better knowing that their children are close to their workplace; others find that transporting children back and forth can be difficult and look for care closer to home.

Your decision about location will depend on what's available and what you think will work for your family. If there's a lack of care for young children in your neighborhood, for instance, you may want to search along your way to work. As children get older, their friendships with other children become more important, so if you have a schoolage child, you may want to look for a location in your home neighborhood or closer to school.

If you have more than one child, it may affect your choice of care. Some parents wish to have their children in the same child care arrangement because it's more convenient and it gives their children a chance to spend more time together. A parent of a toddler, for instance, might look for family child care near an older child's school, where both children can be together in the late afternoon. Unless you have a caregiver who comes to your home, you'll have to think about who will take your child to and from care. If two adults share this responsibility, the location of your child's care will need to be convenient to both commuting routes. And if you have more than one child in care, you'll have to think about coordinating those locations and hours as well.

### Hours

Your work hours and the location you select will probably have an effect on the hours when you'll need care. If you choose care near work, your child will arrive later and leave earlier than if you choose care near home. If you select care near home, you'll have to allow for travel time back to your neighborhood to pick up your child. And if you work at night, rotate shifts, stay late at work, or travel out of town, you may have additional child care needs to consider. Most child care centers accommodate only standard workdays and many have fairly expensive late fees. Family child care may be more flexible in meeting the needs of those who work in the evening or at night, or whose work hours change frequently, but some may also charge additional fees for this coverage.

#### Fees and other costs

The cost of child care can vary greatly depending on where you live, the age of your child, and the type of care you choose. Child care research indicates that most families who are poor spend up to 20 percent of their gross income on child care, and those at middle income spend about 10 percent. Upper middle income families spend about 6 percent. Before you begin your search, think about how much you're prepared to pay. On the following page are some rough guides to child care costs:

- Full-day care for infants can cost between \$4,200 and \$15,000 per year, with costs generally a little higher in centers than in family child care.
- Full-day care for preschoolers ranges from \$3,600 to \$8,000 per year.
- Salaries for in-home providers generally average \$300 to \$600 per week (\$15,600 to \$31,200 per year).
- Shared care costs the same as or more than other in-home care, (providers who take care of more children may receive a higher salary), but your portion of the cost is lower because you share it with other families.
- Part-day school-age care ranges from \$2,000 to \$5,000 per year.

No matter what type of care you're exploring, be sure to ask about all fees and charges. Some people and programs may have special fees for registration, transportation, materials, food, or field trips. Some have reduced rates for siblings. Some have sliding fees based on a parent's income, so that lower-income families pay less.

# Paying for child care

Child care is one of the four major expenses of working families, after housing, food, and taxes. It's important to understand the federal tax credits—both the Child and Dependent Care Credit and the Earned Income Credit—and to learn about any public or private financial help for which you might be eligible. A consultant at the program that sent you this booklet can give you more information about these credits. You can also call the Internal Revenue Service (IRS) directly at 1-800-829-1040. TTY/TDD users can call 1-800-829-4059. IRS Forms and Publications are available by calling 1-800-TAX-FORM or via the Internet at www.irs.gov.)

#### The Child and Dependent Care Credit

The federal government gives you a credit for child care on your personal income tax. This credit is equal to 20-30% of your child care expenses, up to \$2,400 for one child, or \$4,800 for two or more children. To qualify, you must have earned income and the child care must be provided for a child under the age of thirteen so that you (and your spouse, if you are married) may work or look for work. Additional qualifications may apply, so be sure to review IRS requirements fully.

You may claim the credit on the short or the long income tax form. If you wish to have the withholding from your pay adjusted for this credit (to give you more money in your regular paycheck, rather than a lower tax bill or a tax refund at the end of the year), it can be listed on your withholding W-4 form. To claim the Child and Dependent Care Credit, you will need to file a separate "schedule" or form with your federal tax return (Form 2441 if you file a 1040 return, Schedule 2 if you use the shorter 1040A return). See IRS Publication 503, Child and Dependent Care Expenses, for instructions. You may also want to consult IRS Publication 926, Household Employer's Tax Guide, for tax implications of hiring an in-home provider. For more information on how to claim the Child and Dependent Care Credit, ask your accountant or the IRS.

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# The Earned Income Credit

If your family expects to earn under \$29,201 (for 2002) and has one or more "qualifying" children, you may be eligible for an Earned Income Credit. These figures change, and there are other qualifying factors, so always check with the IRS. A "qualifying" child is a child who:

- is your son, daughter, adopted child, grandchild, stepchild, or eligible foster child; and
- on the last day of the tax year is under age 19, or under 24 and a full-time student, or any age and permanently and totally disabled; and
- lived with you for more than six months during the tax year (the whole year if the child is your foster child).

Even if you pay no taxes, the IRS will send the Earned Income Credit as a refund check. To claim the credit, you will need to file a separate form, schedule EIC, with your tax return. For more detailed information, contact the IRS and obtain a copy of Publication 596, Earned Income Credit.

# Other subsidies

These two federal tax credits-the Child and Dependent Care Credit and the Earned Income Credit—are now the most widely available form of subsidy for child care. A few states offer tax credits, but they are not usually as substantial. Some companies also offer a Dependent Care Assistance Plan (DCAP). This plan allows you to set aside a certain amount of your income before taxes to pay for child care. See your personnel or benefits office for information on whether your company offers a DCAP and how to use it. Whether you use a DCAP by itself or in combination with the Child and Dependent Care Tax Credit, you cannot set aside from your income more than \$5,000 of your employer's dependent care benefits. If you set aside dependent care benefits from your income, the

amount set aside will reduce the dollar amount eligible for the Child and Dependent Care Credit. The Earned Income Credit is available even if you do not pay for child care expenses.

Your state receives funds from the federal government to be spent on child care for low-income families. Generally, single-parent families are more likely to meet the income eligibility requirements.

Private scholarship funds may be available for your child from the United Way or other civic organizations. A few cities help parents to pay for child care. A few companies help their employees pay for child care. The greatest help is usually directed at lower-income families. Your child care consultant can tell you about state and local child care subsidies for which you may be eligible. Your personnel or benefits office can tell you whether child care subsidies are available through your employer.

### Tax deductions

You might be able to deduct from your income the cost of some benefits you give your in-home provider. An example might be room and board for a live-in provider. When you claim these deductions, your provider must report the same amount as income, and you are responsible for paying the employer's portion of any taxes due on that income. Discuss this possibility with your accountant or the IRS.

# Reporting the names of your providers to the IRS

In order to claim the Child and Dependent Care Tax Credit, or to participate in a DCAP at work, parents are now required to report the names, addresses, and social security or local tax ID numbers of the providers.



# Recognizing Quality Once you have the your family's needs your next step is to into quality child on There are many many different idea

Once you have thought about your child's needs, your family's needs, and how much you can pay, your next step is to think about what really goes into quality child care.

There are many different types of care and many different ideas about the ideal environment for children, but no matter what kind of care you're considering, there are some basic things to look for when you are judging the quality of child care. You should be sure to look for care that is safe, that makes your child feel happy and secure, and that offers healthy food and plenty of opportunity for play and exercise. But you should also think about some other, less obvious things that can affect the quality of your child's care.

# Quality: what research has found about child care programs

During the past 25 years, a great deal of research has shown that the quality of child care does affect children. We know that good child care is good for children, and that bad child care can be harmful to them. The research has also given us some understanding of the factors that affect child care quality, including:

- child:adult ratio
- group size
- the people who give the care
- educational environment
- the parent's role
- discipline
- the physical space
- continuity of care

The ratio—the number of children per adult—is important because it has a direct impact on how much individual attention your child receives and how well her needs are met.

# Child:adult ratio

The number of children per adult in a child care arrangement is called the child:adult ratio (most centers refer to this as the child:staff ratio). A family child care provider who takes care of 4 children, for example, would have a child:adult ratio of 4:1; a child care center with 16 children in a group and 2 staff members would have a child:staff ratio of 16:2, or 8:1.

This ratio is important because it has a direct impact on how much individual attention your child receives and how well her needs are met. Most experts feel that one family child care provider should care for no more than six children (a ratio of 6:1), and no more than two of those children should be under the age of 15 months. In centers, the recommended child:staff ratio for infants under the age of 15 months is 3:1 and should not be more than 4:1; the recommended ratio for toddlers is 4:1 and should not be more than 5:1; the recommended ratio for two-year-olds is 5:1 and should not be more than 6:1; and the recommended ratio for preschoolers is 8:1 and should not be more than 10:1. The suggested child:adult ratio for most school-age children programs is 13:1 or smaller.

Many states have regulations that limit child:adult ratios, especially for infants (and the definition of "infant" may vary by state). If you live in a state where more children per adult are permitted, you'll want to pay particular attention when you visit to observe how the provider manages to meet the children's needs for care and attention.

# Group size

Generally, children do better in small groups. So no matter how many adults are on hand, the total number of children who are grouped together for care is important. Experts recommend that groups of infants should not have more than 8 children. Groups of toddlers should not have more than 10. And groups of two-year-olds should not have more than 12. For 3-to-5-year-olds, groups of 12 to 18 children are recommended—the quality of care goes up as the group gets smaller; quality begins to deteriorate when preschool groups have 20 children or more.

# The people who give the care

Whether they're in homes or centers, children need warm, caring, responsive, knowledgeable adults to make them feel safe and open to learning. New findings from brain research indicate that brain development in young children is directly stimulated by relationships. Children benefit from the opportunity to know adults of different ages, sexes, and cultures.

In both homes and centers, caregivers trained in child development or early childhood education, as well as basic health and safety skills, generally do a better job. The best training for an early childhood caregiver is coursework, combined with practical, supervised work directly with children. Direct experience with children is important, of course, and the background and personality of the caregiver will affect the quality of your child's care. Caregivers who provide quality child care must understand children's behavior and efforts to communicate, must respond to each child, be kind and patient with them, and have the energy for lots of inventive activities—characteristics that can come from a background as a parent, from training, from practice, or from a combination of the three.

Caregivers should have special training for the age groups they work with—for infants and toddlers, for example, or for school-age children. Ongoing training is also important. Many states now insist that caregivers have some training every year. In other states it's not a requirement and you'll still need to find out for yourself whether a caregiver has had any training.

In centers or programs, the director plays an essential role. In order to offer the best quality care to children, a center needs a caring, experienced, and trained director with knowledge of children and skills in management. In addition to managing the center and setting the tone for how the staff works with children, it is the director's responsibility to answer parents' questions and respond to their comments. A director should be open, friendly, and interested, and should have a strong, positive relationship with the staff.

# Educational environment

There are many different ideas and philosophies about learning and child care. Most are based on a belief that children learn by doing, and that there are appropriate activities at different ages that help children to learn.

While some parents become committed to one particular type of educational program, such as Montessori or open classrooms, it has not yet been proven that any one type of program is more effective than others. It has been found, however, that programs with clear goals and goal-oriented staff training have a positive effect on children.

Research also shows that play is essential to human learning and growth. Recent findings show that when children are given the chance to initiate and choose some of their own activities, they are more likely to learn than when adults make all the decisions. No matter what type of care you're considering, the way a provider or program responds to your child's idea, the activities that are planned to help your child grow and learn, and how your child will be able to choose those activities will have an effect on the quality of care. Some of the things that have been found to be associated with quality in this area are:

- Safe challenges. Although children must be protected from dangerous situations, they need opportunities to test new skills and explore new things in a safe environment.
- Variety in activities. Children need a range of activities, from group play to individual play, from games to music, from quiet activities to noisy ones.
- Props for dramatic play. Props and toys that encourage children to act out their fantasies through make-believe are very important to their growth and learning.

# The parent's role

Research has shown that quality care depends on parents and caregivers working closely together. Providers do a better job when parents are behind them, and the quality of care is generally higher when parents and providers openly share information. There are several different ways this support and sharing can happen, including:

- parents and providers encouraging each other to share information daily, asking each other for ideas, and trying to understand what the child is like when with the other person—in care or at home
- parents feeling welcome to drop in while the child is in care
- providers inviting parents to share in activities

 in a center or program, parents having a say in key decisions, by joining the board of directors or through some other advisory structure

# Discipline

Caregivers must be patient and skilled in helping children learn self-control and self-discipline. Guidance and discipline should be applied in a positive way that helps the child. Rules should be clear and fairly enforced. A child should be able to understand all the rules, and not be confused about what is or isn't permitted.

Research indicates that corporal punishment and other forms of humiliating or harsh discipline undermine the development of self-control, inhibit learning, and weaken a child's self-concept. Most states prohibit spanking and harsh punishment. Caregivers and programs that use positive ways of disciplining children generally provide a higher quality of care.

# The physical space

Since children learn by doing, their daily surroundings are very important. These important factors have been found to be associated with quality care for young children:

• Organization. The physical space and the materials in it should be organized so that children know where things can be found and can reach what they need.

- **Privacy**. Children need small places where they can be away from the group sometimes, where they can have quiet time by themselves.
- Softness. All children need a variety of soft places to sit, rest, and play—including adult laps.
- **Design of space**. The layout of space affects children's behavior. Large undivided spaces can lead to loud and aggressive behavior. Space divided into areas where two to six children can work or play together results in cooperative, helping behavior.

# Continuity of care

Children do better when they have continuity in their relationships with caregivers—when they can continue to be with people they trust over a period of time. Younger children, in particular, often experience a change of caregiver as a kind of abandonment. Remember, it's important for children to stay with the same people as long as the arrangement seems right for them. A family child care or in-home provider who only plans to be a caregiver for a very short time, or a center or program with unusually high staff turnover, can have a negative effect on the quality of care.

# It's important to understand how child care is licensed in your state and to see how your own standards compare with your state's requirements.

# Regulation: what it does and does not guarantee

Child care is regulated in many ways. Usually, there are health and safety codes at the local level, and licensing requirements at the state level. While most states check caregivers for criminal records or records of child abuse, the types of care that are regulated, how they are defined, how often they are inspected, and the specific standards that are required differ greatly from state to state.

It's important to understand how child care is licensed in your state and to see how your own standards compare with your state's requirements. The program that sent you this booklet offers a summary of each state's child care regulations.

# Licensing and registration

If your state requires licensing, it is against the law to operate as a family child care home or center without a license. In the case of family child care, in the past a few states have used the term "registration" instead of "licensing," but in practice, registration and licensing are very similar forms of regulation. A license or registration means that the home or center meets the state's basic requirements, but not necessarily all of yours. Since some forms of child care are not required to be licensed in some states, the referrals you receive when you call the program that sent you this booklet may list some child care providers who are not required to be licensed, but who are operating legally.

Some states do not regulate family child care at all. Some states have no regulations for the care of small numbers of children. In-home care is not regulated by the states unless the care is purchased with public funds. In the case of centers, some states do not license:

- part-day nursery schools
- public and private elementary schools operating child care programs or nursery schools
- church-run child care programs

A few states have two levels of licensing. One is the required level, which all programs have to meet, and the other is a higher quality that centers can voluntarily meet. If you live in a state with two licensing levels, ask any centers you visit whether they meet or plan to meet the higher standards.

In general, licensing is only a safety net—it is not a guarantee of child care quality.

- Never assume that a license alone means that a program meets standards of high quality. Licensing is intended as a floor of quality to protect against harm.
- Never assume that a license means a program has been inspected. Some state legislatures have not provided funds for inspection staff.
- Never assume that a referral means that a program has been screened. In many cases, the child care referrals that you receive are based on self-reported information from caregivers who are operating legally, but whose services may not have been screened. This handbook and the conversations you have with a child care consultant will give you the information and ideas you need to decide whether the care you choose meets your requirements.

 Always observe closely and judge for yourself.

# Violations and poor quality care

Occasionally, you may hear horror stories about children being abused or maltreated by their caregivers. Fortunately, such situations are very rare. Be wary of a center or family child care provider who is reluctant to have you drop in unannounced, discourages or prevents parents from talking with one another, or is unwilling to discuss any concern you have about your child or the daily program.

Remember to ask for and check references before you make a final decision about a caregiver. You can also call your state's licensing office to review the caregiver's record.



You will be making a contribution to the community if you tell your child care consultant about any programs you have rejected because there seem to be serious licensing violations or unsafe or unhealthy conditions.

# Accreditation

Accreditation is a seal of approval that is applied to some child care programs. It usually means the program has applied for the approval, and meets some agreed-upon standards of quality. The National Association for the Education of Young Children (NAEYC) offers a well-established center accreditation program for child care centers and school-age programs. The National Association for Family Child Care (NAFCC) accredits family child care homes. Accredited programs are not necessarily better than those that have not applied for approval. But programs that have applied for and received accreditation probably have a strong interest in quality and have met national standards higher than licensing. For more information visit www.naeyc.org or www.nafcc.org.

# Ratings

In many states it is not possible to get more information about a center beyond whether or not is is accredited. But a few states have begun to rate centers, based on compliance with licensing, and level of quality. You can find out from the program that sent you this booklet whether your state has such ratings.



# Checking Out Your Options

Once you have reviewed your referrals and identified some possible child care arrangements, you will want to visit any of the homes, centers, or programs you're considering. You'll also want to interview anyone who may be caring for your child. This chapter will help you know what to look for and what questions to ask.

After you have made your visits, asked questions, read material, interviewed providers, and checked their references you will have a lot of important information. But remember, the most important questions are the ones you ask yourself. Do I trust this person or program? Do I feel comfortable leaving my child here? Does my child like it here?

# Quality and different types of care

High quality can be found in any type of care, whether it's a center, family child care, in-home care, or a relative. So can low quality. As you look at your options, remember that your major task as a parent is to pick the best care you can from the choices available to you. If you think you'd prefer a family child care home, for instance, but you've found one good center and three mediocre homes, you might be better off choosing the center. In the same way, if you're looking for centers but can't find one you really like, a high-quality home would be a better choice than a poor-quality center.

The chapter you just read gave you a summary of what the experts know about child care quality. The program that sent you this booklet can send you a summary of your state licensing standards. And you have your own ideas about what your child needs and what you want for your child. Putting all these factors together will help you make the best possible choice about your child's care.

# Family child care homes

You'll want to meet any family child care providers you're seriously considering and see their homes. Before you call a provider, read over the Questions



that follow this section. Try to get a feel for the things that might be most important to you and your child, and jot down any extra questions you want to ask. When you make your call, try asking one or two important questions over the phone. If you like what you hear, agree on a time when you can visit the provider's home. Make a copy of the

Questions for each family child care provider you'll be interviewing. When you go for your visit, take your Questions with you. If you jot down some quick notes about the provider's answers and your own impressions during your visit, and then fill out your notes later while your visit is still fresh in your mind, it will help you keep things straight when you're making your important decision about care.

# Talking with a family child care provider

Find out about the other children who come to the home for care. Are you comfortable with the mix of cultures, boys and girls, and ages? (Having children of different ages can often be a benefit that encourages an older child's caring skills and a younger child's development.) Talk with the provider about how she handles the flow of children during the day. The more children who attend part-time, the more disruptions and changes the group will have to face. There should be a manageable number of children at all times. Remember that children do better in small groups.

It's important to find out what a typical day would be like for your child. A family child care home should give children a choice of activities they can participate in at different levels. Will there be the right mix of activity and quiet time, of being with other children and playing alone, of predictability and routine, for your child? Will the children be able to play outside every day? Fresh air helps cut down the spread of sickness between children and the outdoors can provide a great place to learn. Will the provider be taking the children outside of or away from the home? Some providers drop off and pick up children at elementary school. Others may run errands during the day, or plan field trips to the post office or fire station. If your child will be staying with the provider in the evening or overnight, be sure to talk about bedtime routines. It's also important to ask about and make sure you and your child feel comfortable with any other people who may be in the homeolder children, spouses or other relatives, assistants, friends, or neighbors who might provide backup care, someone who comes in to help with music or gymnastics, and so on.

When you ask about experience, find out why this person became a family child care provider. Someone who is providing care because it is work she likes and *chooses* to do is more likely to do a good job than someone who has been talked into it or who is doing a favor. Try to see whether the provider feels this is an important job and whether she plans to stay with it over time. Children do better when they can continue to be with caregivers they trust, so look for a provider you think you'll be able to stay with for a while.

Encourage the provider to tell you about some of the children she's taken care of. You may learn a lot by asking how she handles specific problems. Look for someone with clear rules, who encourages children by teaching them self-control and providing them with support and praise, rather than humiliating or embarrassing them when they misbehave. Be sure to ask about her experience with children who are the same age as your child. Look for someone with clear rules, who encourages children with support and praise, rather than humiliating or embarrassing them when they misbehave.

No matter what type of child care you choose, talking regularly with your provider about your child and your family will be important. When you're interviewing a family child care provider, ask how you'll communicate about how your child's day has gone-at home and at child care. Drop-off and pick-up times can be hectic, so find out about any other ways a provider normally talks with parents—can you write notes or call during nap times or in the early morning or evening? It will be important for you and your provider to speak frankly and clearly with each other, be able to share information about your child, and ask each other questions whenever necessary. Start right now by making sure you understand the provider's fees and policies and by asking questions about anything that seems unclear. Find out whether the provider will give you a receipt for any payments you make. Be sure to ask for the names and phone numbers of other parents who currently use the provider, and don't forget to call them to find out about their experiences.

# Things to look for

When you visit a family child care home, you'll be a guest in a private house or apartment. Even though you may not feel quite as free to walk around as you would at a child care center, it's just as important to get a feeling for what the home is like and how safe it is. Ask any providers you're considering to show you their homes, especially the rooms they use with the children in their care. Check each room for signs that the provider follows basic safety rules and practices. Ask to see what kind of equipment—cribs, high chairs, and so on—the provider uses with the children. Take a look at any outside play areas as well. A child care consultant can give you tips and information on safety for children of different ages.

If you're seriously considering a provider, try to visit the home while there are children there, even if it means going back a second time. Watch how the provider and the children act together. How does the provider spend most of her time? Directing the children's activities? Cleaning up after them? Talking and playing with them? Does she try to give each child individual attention? Does she seem to be the kind of person that could make your child comfortable?



# Family child care questions

### Questions to ask the provider

- How many children do you take care of? \_\_\_\_\_\_
  What are their ages? \_\_\_\_\_\_
  How many come full-time? \_\_\_\_\_\_
  How many come part-time? \_\_\_\_\_\_
- What would a typical day be like for my child? (Find out about naps, meals, activities, outside play time, television, and field trips.)
- How do you handle a child who is sad about being away from home? A child who breaks a rule? A child who is upset?
- How will we talk about my child? Daily conversations or notes at drop-off and pick-up times?

What if we need a longer discussion?\_\_\_\_\_

• Who else is in your home during the day? Older children? Other relatives? Assistants or helpers?

• What can you tell me about your previous experience and educational background? Do you have experience or training . . .

- in child development?\_\_\_\_\_
- When and why did you become a child care provider?

• What are your fees and what do they include? (Find out whether there are extra charges for diapers, food, or field trips; whether parents pay for care when a child is sick or on vacation.)

What hours are you open?\_\_\_\_\_\_

What if I am late because of traffic, or have to work overtime?

Can parents drop in any time? \_\_\_\_\_

- What happens when my child is sick? Can children come if they have a cold? A fever? Diarrhea? Will you let me know if other children are sick?
- What days do you plan to be closed? \_\_\_\_\_\_

Do you have a backup for those days, or for those times when you are sick?

• Can you give me the names of two or three parents to call for references?

# Things to look for when you visit Yes No

- • Does the provider pay individual attention to each child?
- $\circ \circ$  Does she play and talk with the children?
- O Does she let them sit in her lap, and give them hugs when they need comfort?
- O Does the place seem safe?
   Look for:
- $\circ$   $\circ$  smoke alarms on every floor
- $\circ$   $\circ$  two exits in case of fire
- $\circ$   $\circ$  outlets and wires protected from toddlers
- $\circ \circ$  secured cabinets
- $\circ \circ$  fenced yard
- toys and play equipment appropriate for your child's age
- o strict practice of washing hands after diapering and before preparing food
- no weapons where children could get at them

#### Yes No

- • Is there enough room inside for the children to play comfortably?
- O Does the outdoor space have enough room for the children to run and play?
- O Is there a variety of toys and activities your child would enjoy?
- $\circ \circ$  Are the toys right for your child's age?
- Will your child have a chance to make things, color, build with blocks, put on costumes, listen to stories, dig in sand, play with water, or make music?

### Questions to ask yourself

- $\circ \circ$  Are you comfortable with the provider?
- O Would you trust her to take care of your child?
- $\circ$   $\circ$  Do the rules seem reasonable and clear?
- O Do you agree with how she disciplines the children?
- • Are you happy with the types of activities she plans?
- Will she listen to and understand your concerns?
- ○ Do her references check out?\_\_\_\_\_
- • Are you comfortable with the other children?
- $\circ \circ$  Will this be a good group for your child?

#### $\circ \circ$ Does the place seem right for your child?

 Will your child be comfortable and happy there?

# In-home child care providers: nannies, au pairs, sitters

If you decide to have someone come into your home to take care of your child, your questions and the things you'll be looking for will have a different emphasis. After all, you already know the atmosphere of your own home. Yet of all the forms of child care, in-home care comes under the least scrutiny by others. You are assuming the role of an employer and must ask all the same things a center director, for instance, might ask prospective child care teachers. Your first step should be to write a job description. Think through your expectations, including specific hours and responsibilities. Make a list of the benefits you are offering, such as vacation time or sick days. Be very specific.

You will want to know about the person's work history, including reasons for any gaps in the last five years. Ask for the names of past employers so you can talk to them. You might want to ask basic questions over the telephone, and then arrange for an interview only with those applicants you feel you want to meet.

During the interview at your home, you'll have a chance to see how the caregiver and your child initially react to one another. Ask as many questions as you need to get a firm idea of the personality and qualifications of the person you're interviewing. When asking questions remember to pay attention to more than words. Does the person seem organized? Friendly? Relaxed? Does he or she seem to have thought about these issues before? Do you feel comfortable around him or her? Trust any instincts you might have, even if you can't explain why, as you decide whether or not to hire this person.

After the interview, if you have not yet checked up on past employers, call them and listen closely to their answers. Their tone of voice may tell you a great deal about their true feelings toward the applicant. You may also want to verify the ages of their children and dates the applicant worked for them to confirm what she has told you.

You may choose to pay for a background check on a candidate, for example, or to consult a tax or payroll service.

### Special considerations for in-home care

In-home care is usually the most expensive of all forms of care. You may have many additional expenses, such as food and utilities. Some of them may occur even before you hire someone. At the very least, when you have full-time in-home care, you are required to pay:

- at least minimum wage
- social security and Medicare taxes (FICA)
- federal unemployment tax (FUTA)—if the caregiver makes more than \$1,000 per quarter (amounts change; always check with the IRS)
- federal income tax withholding—only if the caregiver specifically requests it
- in some states, state income tax withholding

If you use an agency to help you find your in-home caregiver, the agency may also strongly encourage you to pay for benefits, such as health insurance, vacation, and/or sick time.

In the past few years, the business of training, recruiting, and placing in-home providers (or nannies) has expanded rapidly. Today there are local and national agencies that specialize in connecting families with caregivers. These agencies often charge substantial placement fees for their services. Each agency has its own policies and procedures, which may include refund and/or replacement policies in the event the arrangement does not work. Another way to find in-home care is to advertise for applicants yourself.

Whichever route you choose, caution is important. There are no government-required qualifications for in-home caregivers or standards for the agencies and schools that place and train

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them. Regardless of how you have located your potential caregiver and what prior screening has been done, be sure to thoroughly interview all applicants and check their references.

# For more information, call the program that sent you this booklet

This handbook gives you general information about in-home care providers so you can get an idea of whether you may want to consider this type of care. If you're seriously thinking about hiring an in-home care provider or if you'd just like to know more, call again. An in-home child care consultant can give you more practical advice, suggest placement agencies, and give you tips on how to find your own care. The consultant can also send you other useful publications to help you evaluate this option for your family, write a job description, locate and choose a caregiver, and understand your responsibilities as an employer.

Check up on past employers. Call them and listen closely to their answers.

# Questions to ask an in-home provider (nanny, au pair, or sitter)

• Why are you looking for a position taking care of children?

What makes you suited for this type of work?

• Is child care something you're doing temporarily, or do you intend to do it for a long time?

How long would you be willing to contract for?

• Tell me about your experience taking care of children.

Have you had any training for this work (including basic safety and/or first aid with rescue breathing)?

• Do you have other responsibilities or any problems that could interfere with your work with my child?

How will you get to the job every day?

• Tell me where you were working up until now.

How long were you there and why did you leave?

Can you give me the name of someone there that I can talk to? \_\_\_\_\_

What were the names and ages of the children that you cared for?

What were their favorite activities?

Where did you work before that? \_\_\_\_\_

How long were you there and why did you leave?

Can you give me the name of someone there that I can talk to? (*These questions should cover at least the last five years.*)\_\_\_\_\_

• What do you do when a child is crying?

How do you handle a child who misbehaves? Have you ever been the subject of a substantiated complaint of child abuse or sexual abuse?\_\_\_\_\_ A child who is shy? A child who is angry? Questions to ask a placement agency • How and where do you recruit your Have you ever toilet-trained a child? applicants?\_\_\_\_\_ What was that like? How do you screen your applicants? (Ask What are some of the activities you think a when references are checked; if and when a crimichild of this age might enjoy? (Ask about books nal record check is completed.) and meals.) What type of training or experience do your candidates have?\_\_\_\_\_ How do you feel about caring for children when they are mildly ill? \_\_\_\_\_ What services do you provide to my caregiver and myself once you make a placement? \_\_\_\_\_ Have you had a physical examination, includ-\_\_\_\_\_ ing a tuberculosis test, in the last six months? What are your fees? Do you charge an up-Questions to ask only if your front fee? Is this refundable? state allows The following questions should be asked only if your state permits. Check with your state's child What will you do if the placement isn't *care licensing office or a lawyer.* satisfactory? Do you have any health problems that could affect your performance or ability to take care of children? \_\_\_\_\_ • Can you give me the names and phone numbers of families in my area who have used Do you smoke? \_\_\_\_\_ your agency? \_\_\_\_\_

### Child care centers

Call the director of any centers you're considering and make an appointment to visit, so that someone will be available to answer your questions and give you information. You might ask for a brochure or parent handbook before you visit so that you can get some of the answers you need before you go.

Read over the following Questions sheet before your visit so you can think about the things that are particularly important to you and your child. Add a few notes on anything you really want to check out. Make a copy of the Questions for each center you'll be visiting and take a copy with you when you visit. You probably won't have time to write everything down while you're at the center, but make some quick notes and look them over soon after you come home, when the answers are still fresh in your mind.

# Talking with the director and teachers

When you visit a center, try to talk to both the director and the teachers to get a balanced view of the place and the people. During your visit you'll want to get a clear idea about whether you feel you can trust the staff and about how they will respond to all of your family's needs. Open communication is very important, so feel free to ask about everything you want to know. Find out as much as you can about the background and training of the staff—ideally they'll have a balance of education in child development and experience working with children of your child's age. Since continuity of care is important and it's important for children to have lasting relationships with people they trust, ask about staff turnover—how long the average teacher stays-and what efforts the center makes to keep staff, including wages, benefits, and work conditions. Watch the director and the staff while you're at the center. Do they work well together? Do they seem to genuinely like children? Do they set firm, but positive limits? If you use the ideas on

the Questions sheet, you should be able to get a good picture of how the center works and how the staff cares for the children.

As you're asking questions about the typical day for your child, remember that children tend to do better when they are in smaller groups and when they can be with people they know and trust. A lot of transitions from teacher to teacher during the day or through the year can be difficult for young children, especially infants. Some centers assign a primary caregiver—a teacher who can get to know each child and watch his or her progress during the year. Will your child be moving from one group, room, or set of teachers to another during the day? When and how will these changes be made? You may also want to find out what will happen as your child grows older. How does the center move children from one age group to another?

When you've finished your visit, think about how all the things you've seen and learned might influence the quality of your child's care at that center. You might want to quickly look over the second chapter of this handbook again and review the research on recognizing quality care. Think about whether the center met your standards in some of the areas that affect the quality of care the child:adult ratio, group size, the people, the environment, how parents are involved, discipline, the actual place, and the continuity of care.

# **Child care center questions**

# Questions to ask the director and teachers

• How many children are there at the center?

How are they separated into groups? \_\_\_\_\_

How many will be in my child's group? \_\_\_\_\_ How many teachers? \_\_\_\_\_ How many children come full-time? \_\_\_\_\_ How many come part-time?

• What would a typical day be like for my child? (Find out about schedules, activities, meals, naps, outside play time, field trips.)

Do children ever choose their own activities?

- What can you tell me about your experience and education? How long have you been at the center?
- What are the center's minimum qualifications for teachers? \_\_\_\_\_\_

How long does the average teacher stay at the center?

Do teachers have ongoing training in child development?

In first aid and rescue breathing? \_\_\_\_\_

- How do you handle a child who is sad about being away from home? A child who breaks a rule? A child who is upset? A child who is learning to use the toilet?
- How will we talk about my child? (Ask about daily conversations, notes at drop-off and pick-up times, regular parent/teacher conferences, parent meetings, a parent advisory board.)
- What are your fees and what do they include? (Find out whether there are extra charges for diapers, food, or field trips; whether parents pay for care when a child is sick or on vacation.)

What hours are you open? \_\_\_\_\_

What if I am late because of traffic, or have to work overtime?

Can parents drop in any time? \_\_\_\_\_

- What days are you closed? Do you have a backup for emergency closings? \_\_\_\_\_
- What happens when my child is sick? Can children come if they have a cold? A fever? Diarrhea? Will you let me know if other children are sick?
- Can you give me the names of two or three parents to call for references?

# Things to look for when you visit

- • Do the providers pay individual attention to each child?
- • Do they sit with them and give them hugs when they need comfort?
- O Do the teachers speak with the children at eye level?
- • Do the discipline methods seem appropriate?
- O Does the center seem safe?
   Look for:
- $\circ$   $\circ$  adequate security at the entrance
- $\circ$   $\circ$  smoke alarms and fire extinguishers
- $\circ$   $\circ$  posted fire procedure
- $\circ$   $\circ$  two exits in case of fire
- $\circ \circ$  fenced yard

#### Yes No

- toys and play equipment appropriate for your child's age
- o strict practice of washing hands after diapering and before preparing food
- ○ Is there enough room—indoors and outdoors—for children to play?
- O Is there a variety of toys and activities your child would enjoy?
- $\circ$   $\circ$  Are the toys right for your child's age?
- Will your child have a chance to make things, color, build with blocks, put on costumes, listen to stories, dig in sand, play with water, or make music?
- $\circ \circ$  Do the children sound happy?
- Are the teachers' voices loud enough to be heard, but not overpowering?

### Questions to ask yourself

- • Are you comfortable with the center and staff?
- O Would you trust them to take care of your child?
- $\circ$   $\circ$  Do the rules seem reasonable and clear?
- $\circ \circ$  Are you happy with the activities?
- • Will the staff listen to and understand your concerns?
- $\circ \circ$  Do the references check out?
- • Are you comfortable with the other children?
- $\circ \circ$  Will this be a good group for your child?
- • Will your child be comfortable and happy at this center?
- $\circ \circ$  Has your child had a chance to visit?

# School-age programs

As children grow older, they develop their own unique talents and interests. School, friends, and outside activities become a bigger part of their lives. Their schedules, abilities, and interests are constantly changing and growing. So when children reach school age, they need a different kind of care. In fact, they may want and need several different kinds of care.

Families with school-age children often put together a combination or "patchwork" plan of care and activities—mixing together a day or two at a school-age program, for instance, with a day at an activity or sport, some time at a friend's or relative's home, a few hours home alone (depending on your child's age), or an afternoon with a sitter.

Many communities have supervised school-age programs at elementary or middle schools, community centers, or child care centers. These programs usually cover the hours when school is not in session during the regular school year. Some are also open during school vacations, holidays, and weather emergencies, and may offer part- or fullday summer programs as well.

But remember that a school-age program is just one option. Managing your family's time in the hours before and after school can be challenging, but depending on your child's age and interests, there are probably several options available to your family—including everything from having a family member, neighbor, or friend come to your home for a few hours; trading off care with another parent; hiring a sitter; having your older child spend some time alone; enrolling your child in a schoolage program, activity, or sport; finding a special activity that can match and encourage a child's special interest (chess, music, science, or soccer, for example); or looking for a volunteer opportunity for an older child. If you are considering a school-age program, here are some things you'll want to keep in mind.

# Age and group size

School-age programs are generally available for children ages 5 through 13 or so. When you're considering any program, be sure to ask what activities they offer and find out what ages they really serve. (Some programs may advertise that they take children up to age 12, for instance, but their activities may only appeal to younger children.) Although school-age children need less supervision than infants and toddlers, be sure to ask about the adult:child ratio and group size. While a ratio of one adult for every 10 or 12 children can be used as a general guideline for many school-age programs, different activities may require different supervision (a field trip or a swimming program, for instance, might need more adults). In general, no matter how many children or adults are in a program, it's important that there be enough flexibility so children can work and play in small groups, not just in large ones.

# Schedule and activities

Just as when you're choosing any kind of care, you'll want to think about your own child's needs and interests when you're looking at a school-age program. As children grow older, they are ready for more freedom and are more able to make their own choices. Does your child need quiet time to relax and calm down before or after school? Or lots of planned excitement and activity? Or some of both? Will this program offer your child a chance to explore some new challenges, learning experiences, and adventures in a safe environment? Does the program get involved in local community activities or take children to programs at the local library? If your child will have schoolwork, does the program provide a place to study, with a dictionary, paper, calculator, pens, and reference books? Find out exactly what choices a school-age program will offer your child for quiet time and structured activities.

# The staff

The staff at school-age programs can vary widely in terms of age, qualifications, and experience. Some programs are staffed by teachers or consultants in sports, art, or child care; others use adult volunteers, parents, or older students. Find out whether the people at any program you're considering have training or experience working with children your child's age. If you can visit the program, watch how they talk and play with the children. Do they spend most of their time managing the children or participating in activities with them? How strict are they? How willing are they to listen? Would you feel comfortable leaving your child with them?

# The policies

Many school-age programs have procedures handbooks that explain their rules and regulations, discipline policies, emergency and transportation plans, and so on. Ask any program you're seriously considering for whatever material they provide to parents. Whether or not the program has a written handbook, don't be afraid to ask questions. Be very specific and make sure you understand exactly what is included in the fees, what the policies are for dropping off and picking up your child, and what the program expects of you in terms of medical information and permission. Find out how, when, and where your child will get back and forth to school or to any other activities that might be part of the program. Ask if your child will be able to participate in other community activities that may not

be part of the program. If you have any additional concerns about your child's health or safety, be sure to talk about them with the program director.

# Making your decision

Your school-age child is old enough to make some choices about his or her own care now and should be an important part of any decision you make when you're choosing a school-age program. Talk with your child about the program. Try to visit together if possible. Encourage him or her to talk with other children who have gone or are going there. If you think the program is a good choice and your child is still unsure, you might agree to try it for a while and then talk about it again. If your child really doesn't like a program, you'll need to look for a new arrangement. In any event, be sure to let your school-age child be part of the decision-making process.

Families with school-age children often put together a "patchwork" plan of care and activities.

## Questions to ask the director and staff

- How many children are there in the program? (Find out about ages, how children are grouped, how many come every day vs. parttime, how many adults will be with them.)
- What would a typical day be like for my child? (Find out about daily schedules, activities, field trips, performances, guests, food or snacks.)

How do you meet the needs of different age groups?\_\_\_\_\_

How do you balance activities and free time? Is there a quiet place where students can do homework? Will my child be able to choose what activities to join and when?\_\_\_\_\_

• Do you and the rest of the staff have experience working with children my child's age?

Training in basic safety and first aid? \_\_\_\_\_

How long have you been with the program?

- Do you have a parent handbook that describes rules, fees, and policies? \_\_\_\_\_\_
- What rules will my child be expected to follow? How do you discipline a child who breaks those rules?
- How do you involve parents in your program? (Ask about daily notes or conversations, parent advisory councils, the best way to get in touch if there's a question or problem.)
- What are your fees and what do they include? (Ask about sibling discounts, or extra charges for certain activities, materials, or field trips.)\_\_\_\_\_

What days and hours are you open? \_\_\_\_\_

What happens if I drop off my child early or pick up late? \_\_\_\_\_\_ Is the program open during school vacations and holidays?\_\_\_\_\_\_ • Do you take mildly ill children? What happens if my child gets sick here?

Do you keep medical records on the premises? How often are they updated? \_\_\_\_\_

• Is transportation available to and from school? \_\_\_\_\_

Where and when are children picked up? \_\_\_\_\_

Is there transportation for any outside activities?\_\_\_\_\_

• Can you give me the names and phone numbers of parents whose children are now or have recently been in the program?

#### Things to look for when you visit Yes No

• • Do the children seem interested and enthusiastic?

Do the staff members . . .

- o o spend time listening to and talking with the children?
- o permit children to plan and conduct their own activities?
- o join in with activities when adult participation is appropriate?

#### Yes No

- $\odot \ \odot \$  Is the physical space cheerful and clean?
- O Do children have enough space and the chance to work individually as well as in groups?
- O Do activity areas have enough materials and equipment for your child's age group?
- ○ Is the outside space large enough for sports and activities?
- O Does the facility seem safe?
   Look for:
- $\circ$   $\circ$  two exits in case of fire
- $\circ$   $\circ$  smoke alarms and fire extinguishers
- $\circ$   $\circ$  posted fire procedures
- o separate outdoor play spaces for younger and older children
- $\circ$   $\circ$  safe play surfaces and equipment

#### **Questions to ask yourself**

- • Are you comfortable with the program, the place, and the staff?
- O Is there enough variety and diversity in the program, the staff, the children, and the materials?
- $\circ \circ$  Do the rules seem reasonable and clear?
- $\circ \circ$  Does your child like this place?
- • Would he or she be happy with the program and the other children?
- If you were a child, would you want to spend part of your day here?

#### **Telephone reference check**

Provider or center name

Reference name and telephone

## Questions to ask the person given as a reference

- How long has your child been in this provider's care?
- On average, how many hours per week is your child in this provider's care?
- How old is your child? \_\_\_\_\_\_
- Describe how the provider relates to children. (Is she playful, warm, firm, etc.?)
- Do you think the provider is better with a particular age group? \_\_\_\_\_
- What are the provider's strengths?

• What are the provider's weaknesses?

• How does the provider discipline children?

• How do you and the provider talk about your child? (Daily conversations? Notes at drop-off and pick-up times?)\_\_\_\_\_

- Is the provider willing to listen to your ideas about child care? Is she open and approachable? Does she support you in your efforts around discipline, toilet training, naps, etc.?
- Overall, would you recommend this provider? Why or why not? \_\_\_\_\_\_

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# After You've Made Your Choice



Once you have decided on the best arrangement for your child, your job isn't over. You'll want to think about and formalize your relationship with the people who are caring for your child. You'll want to find some backup care. And, of course, you'll need to prepare yourself and your child for this new experience. The choices you've made about your child's care are very important. It's a good idea to continue to spend some time thinking and talking about your arrangement and working to make it successful.

#### You and your caregiver

Even when your child is in someone else's care while you work, remember that you will always be the most important person to your child. But your child's relationship with a caregiver is important too, and so it's important that you and your caregiver work together and continue to talk about your child's needs. Parents often feel so happy and grateful to have found someone "good" to care for their child that they don't express their own concerns for fear of offending the provider.

Talk things over with your caregiver regularly, no matter what kind of care your child is in. Lack of communication can often lead to a build-up of tensions and affect how you feel about your child's care. Make sure your expectations are clearly understood. Discuss exactly what the job will require and what you expect of each other. Speaking frankly from the start of your relationship is important. Ask questions, share information often, and be available to discuss your child.

Establishing clear agreements in advance can help prevent misunderstandings. No matter what

kind of care you've selected, it's a good idea to write down the details of your arrangement. If your provider already has an agreement or contract, make sure the things that are important to you are covered and add them if necessary. Both you and your provider should sign the agreement.

Here are some ideas that you might want to include in your agreement with your child care provider.

### Your agreement with your family child care provider

- Meals and snacks to be given
- Specific indoor and outdoor activities to be encouraged
- Toys, games, physical equipment, and rooms available to your child
- Infant equipment and furniture to be supplied (crib, high chair, playpen, and so forth) and by whom
- Your responsibilities as a parent
  - Times for arrival and pickup
  - Items to be brought from home (food, toys, change of diapers, change of clothes, toothbrush, infant furniture, and so on)
  - Instructions for giving medicines or special food
  - Telephone numbers: home, work, spouse's work, doctor, neighbor
  - List of names and phone numbers of people who may pick up your child from the caregiver
- Provider's policies
  - Use of other adults to help out
  - Use of other caregivers for emergencies, holidays, and vacations
  - Care for children when they are sick

- Taking trips (need for permission or advance notice)
- Advance written permission from you to obtain emergency treatment for your child, if necessary
- How and when your child goes to school
- Whether and where your child may play with friends after school and amount of supervision needed. What after-school activities your child may be involved in and how transportation will be arranged.
- Type and amount of insurance coverage
- Terms of payment
  - Amount to be paid
  - When payment is due and how (by cash or check)
  - Any other fees or expenses, such as fees for late pickup or late payment
  - Payment for days when your child is not in care due to holiday, vacation (yours or caregiver's), illness, or emergency
  - Payment for providing care at unusual hours or days
  - Amount of notice and pay needed to change or end the arrangement

## Your agreement with your in-home caregiver

You may want to consult a lawyer to help you draft this agreement. Or call a child care consultant at the program that sent you this booklet for more ideas.

- Days and hours caregiver is to work
- Terms of payment
  - Amount to be paid
  - When payment is due and how (by check or cash)

#### Once you've chosen care for your child, you'll want to prepare your child and yourself for this important change in your lives.

- Payment for overtime, care at odd hours, weekends
- Payment for additional duties
- Payment and schedule for holidays, sick leave, vacation, and emergencies
- Social security and Medicare taxes
- Federal unemployment tax (FUTA)
- Health insurance you may provide
- Other benefits provided, such as gas money and travel opportunities
- Job responsibilities
- Instructions for special foods and medications
- Instructions for any special needs of your child
- Emergency plans in the event of accident, illness, fire, bad weather, or other emergencies
- Telephone numbers and full names of yourself, spouse, doctor, hospital emergency room, neighbor or other persons to be called in emergencies
- Feeding and sleeping schedules of all children in care
- Agreement about visitors, food, phone calls, use of car, television, and radio while the caregiver is working
- Signed statement by the provider that he or she will not use alcohol or narcotics while caring for your children, or in a manner that impairs his or her ability to care for children

- Provisions for dismissal at any time for any reason or for no reason, subject to your state laws
- Amount of notice and pay necessary for either party to end the arrangement, subject to your state laws
- Date at which performance and pay will be reviewed

## Your agreement with your child care center or program

At most child care centers, the business aspects of the relationship are usually more structured. Usually the director will provide you with contracts and other materials, such as forms for family and medical information. If you're considering a center that doesn't require a written agreement, or that doesn't cover all the points that are important to you, read over the family child care provider agreement ideas in this handbook and make additions or write your own contract.

#### **Preparing your child**

Once you've chosen care for your child, you'll want to prepare your child and yourself for this important change in your lives.

If you have an infant, and you'll be leaving your child in someone else's care for the first time, you can expect that the separation will be hard for you, as it might be for your child. A knowledgeable child care provider will give your baby extra attention and comforting and can also give you some help understanding how to get through this difficult time. Research on mothers and infants suggests that the best child care arrangements occur when the parent is comfortable with her decision to return to work. Children—even infants—pick up on a parent's feelings, and your baby is more likely to be happy with a child care arrangement if you're happy with it. Remember that finding the right child care arrangement is more important than deciding on the right age to begin child care. No matter who provides it, your child will thrive with good care.

If your child is old enough to understand, explain what will be happening. Go over the details of the routine and activities of the new care arrangement. Talk about the other children and the adults who will be with your child. This will build up your child's confidence. Here are a few ideas you can use:

- Visit the home or program beforehand with your child. Spend some time exploring it and watching or playing with the other children.
- Spend some time with your child's sitter, provider, or teachers to allow your child to become more familiar with them.



- Ask your provider for any advice on how to introduce your child to the new routine gradually. If you have some specific ideas that you know will also work, feel free to share them. Talk with your provider about how you can work together to make your child feel more comfortable.
- Try to be aware of your own feelings. Let your child know that you trust the arrangement and that you share and understand his or her temporary sadness.
- When you leave, always say good-bye to your child. Never try to slip away unseen. Children need to know that you have gone away temporarily, not just disappeared.

Separation is normal and healthy, even though it can be painful for both children and parents. Your child will probably experience the pain of separation most acutely during the first days of child care, but might feel it again later. Children in child care learn to say good-bye every day. Most of them feel a little sadder about it on Mondays. On Fridays, they feel a little sad saying good-bye to child care. At the same time they are learning the joys of greeting you when you come back and of greeting their friends and caregivers in child care, too. Some children have a longer adjustment period than others. Remember that it's important to work closely with your child care provider.

If you're changing your child care arrangement, allow your child plenty of time to say good-bye to the old place or person, and take the time to introduce your child to the new care—the place, the people, and the routine.

#### Handling child care problems

Chances are you will find an arrangement that will provide a good experience for your child. But there is always the remote possibility that you may find something wrong. If you start having problems with your child care, you'll want to be prepared to take appropriate action.

"Something wrong" could mean a number of things. It could simply be a disagreement you can't resolve. It could be a violation of a licensing requirement. It could be negligence affecting children's health and safety. It could be abuse or exploitation of children.

#### For family child care and centers

#### Disagreements

In the case of a disagreement, let your provider know how important the issue is to you. Remember that young children are most comfortable with familiar settings and people they already know and trust. If you have a caregiver that you feel is meeting your most important needs, it's usually well worth taking the time and effort to straighten out small disagreements. Your employee resource program's child care consultant can help you think through an approach. If no law or regulation is violated, there often will be no legal action you can take. And if the conflict becomes overwhelming and cannot be resolved, you will have to seek another provider.

#### Licensing violations

If you find that your child care provider isn't complying with a licensing requirement, call it to the provider's attention and follow through with her to be sure it's corrected. It may not be serious enough to consider transferring your child to another place.

A serious violation, such as the failure to replace absent staff members with suitable substitutes at a center, might also be something you could discuss with a provider or director. If you discover persistent and serious violations of licensing requirements, begin looking for another arrangement. As a citizen concerned about other children as well as your own, report these violations to your state's licensing authorities and to the program that sent you this booklet.

#### Negligence

If you feel that a family child care home or center is careless about the safety and health of children, even if you don't know the state's rules and requirements, it's usually best to report it to your state's licensing agency before you contact the state's child protection agency. The licensing office should be able to act on the complaint and advise you on how to work with the child protection agency. You should also inform the program that sent you this booklet.

#### Child abuse

You are not likely to encounter abuse in a child care setting, but it is understandable that you may be fearful, given the stories in the media. You should never leave your child with someone about whom you have serious concerns. There could be many reasons why a child might not want to go to child care; abuse being one of the least likely. However, you should take what your child says seriously.

If you do encounter abuse, report it to the state's child protection agency, the licensing agency, and the program that sent you this booklet.

#### For in-home care

Dealing with your concerns about your in-home provider is somewhat different. In-home care is not licensed or regulated. Except for the extremely rare instance of a criminal act or child abuse by a provider, you have little legal protection. You are, however, an employer and can evaluate the performance of your employee and act accordingly.

It is important for you to act immediately on any early warning signs. If disagreements occur, address them through fair and open communication. If the problem is one in which the caregiver's performance could improve, let him or her know your specific concerns in writing, along with suggestions for addressing these concerns, and give the caregiver a chance to do better. If you have any concern that the provider is neglecting your child or causing any harm, follow your instincts, even if this means asking him or her to leave at once. Depending on the problem, report the situation to the authorities. Of course, you will have to find a new arrangement. Resolving these problems may not be easy. A child care consultant at the program that sent you this booklet can help you.

#### **Getting involved**

Whatever type of care you choose, you should try to get involved and to find positive ways to strengthen this important new relationship. You might try some of the following ideas. Of course it's hard for any busy parent to do all these things, but trying out one or two may help you feel more connected, and may ultimately benefit your child.

- Try to meet some of the other parents. If you're using a family child care provider or shared care, you might offer to help with a picnic or potluck dinner for the other families. If your child is at a center or program, attend and join in at any parent meetings. Ask to have meetings set up if they are not being held now. Let the center director or the provider know times that will work for you, and suggest things you would like to discuss at these meetings.
- Offer to bring in some simple, free items the children can use for activities. These might include egg cartons, fabric and wood scraps, jars, magazines, or recycled paper from work.
- See if the caregiver or program can use toys or equipment you might be able to donate from home.
- See if you can arrange to spend five or ten minutes with the provider or teacher at a time convenient for both of you.
- Volunteer to:
  - telephone other parents about events,
  - go on a field trip,
  - make a special food for a birthday or a holiday,
  - talk to the children about a family experience or send things from home—objects, food, pictures—that will help them understand it.
- If you have a skill, such as cooking, sewing, woodworking, playing a musical instrument, or storytelling, volunteer to use it in some way.

- Clip articles from newspapers and magazines that the caregiver or program can use. These might include ideas for field trips, articles
   about child development and child care, or recipes.
- Ask the caregiver or center director if you may ask people in the community who have interesting hobbies or jobs to visit and talk about them.
- Tell the center director or provider you would be happy to talk with other parents who are considering sending their children there.
- Contribute to or offer to start a newsletter about the home or center.

No matter what type of care you choose, it is important for parents to drop in unannounced once in a while to see how things are going.

#### **Backup care**

Once you've found care for your child, you still need to remember that even the best child care arrangement doesn't run perfectly! At some point your child—or your child care provider—may get sick. School may close for teacher training or severe weather. Or you may need to work an extended shift or take a business trip. Whatever the reason, from time to time you'll need to find backup care. And the best time to plan for that care is right now.

- You can start by thinking about your family's regular schedule. Who has the most flexible hours? Is there someone in the family you can ask to help on short notice?
- Understand your options at work. Make sure you understand your company's time-off, sick, and leave policies so you'll know how much flexibility you have when an emergency does come up.

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- Think about your child's needs. Some children approach any new situation with enthusiasm; others may be upset or fearful. Most children are happiest with both a familiar adult and a familiar setting—if you can't provide both, which will be more important to your child?
- Think about the times when you know you'll need backup care. Ask your child care provider about any scheduled holidays or vacations. If your child is in school, get the school calendar and check the dates for vacation weeks, Monday holidays, early release days, and summer vacation.
- Remember to expect the unexpected. No matter how carefully you plan, there'll always be situations that spring up with little or no notice.
- It's best to line up several different backup options.
  - A child care consultant at the program that sent you this booklet can tell you about the people and organizations in your community that provide backup care. There may be several options available to you.
  - Your regular child care provider or sitter may be able to suggest or help you find substitute care.
  - Family members, friends, and other parents may be willing to offer, share, or trade care. Talk to these people now and ask if you might be able to count on them for some backup care.
  - Family child care providers or child care centers in your area may offer backup child care or drop-in care to a few extra children as an extension of their regular services.
     Backup (drop-in) child care centers, whose actual business is to provide backup or emergency care on a temporary basis, are now opening in some areas of the country.

- In-home and nanny agencies can sometimes send a provider to your home on very short notice.
- School-age child care holiday/vacation programs often extend their hours to include Monday holidays and school vacation weeks.

Remember that preregistration is generally required by organizations and programs. Be sure to ask ahead of time. Try to visit any centers, family child care providers, or other substitute caregivers you're considering. You and your child will both be more at ease when you finally need care if you have a chance to get to know the people and places ahead of time.

A consultant at the program that sent you this booklet may be able to help you plan backup arrangements for those times when you will need them.

#### When your child is sick

Children get sick from time to time throughout the year. Preschool children at home catch between six and eight respiratory illnesses (coughs and colds) each year, as well as one or two digestive illnesses (such as diarrhea or an upset stomach). Children in child care centers usually have about the same number of respiratory illnesses, but more digestive illnesses. The number of digestive illnesses is dramatically reduced in those centers with strict hand-washing practices.

For a working parent, even minor illnesses can cause enormous difficulties. Children often get sick at unexpected and inconvenient times, and it can be hard to make a quick decision before work about how serious an illness really is. Unless you have found a center or home provider who can take mildly ill children, your child's illness can mean a day—or several days—at home.

Remember to ask whoever is taking care of your child about the policies for mildly ill children. Some family child care homes and centers can include sick children, but many do not. Most have certain guidelines and policies that might specify, for example, how much of a fever your child has to have before they will call you and ask that you come and take your child home.

Since illness is unpredictable, you can't reserve care in advance. Cover yourself with as many prearranged plans as you can make. Call a child care consultant at the program that sent you this booklet to discuss the care options that may be available to you.

#### Managing your child's summer

Many child care arrangements for young children are year-round. But during the summer, your family's schedule and your child care provider's schedule may change. If your provider or program takes a vacation or closes for part of the summer, you'll need to find backup care. And if you have a school-age child, your need for care will change dramatically when school is not in session. Even if you've made plans for the summer, school may end several weeks before a day camp or summer arrangement starts, and you'll need a special plan to cover those weeks.

A child care consultant at the program that sent you this booklet can help you look for care, activities, or programs that fit the needs of your family. These might include:

*Local park and recreation programs.* Many communities offer part-day or full-day programs in sports, art, and crafts.

**School-age programs.** Some programs run yearround and are able to extend their before- and after-school care to include summer vacation and other holidays. **Local day camps.** Day camps are generally co-ed, offer a variety of programs, and may be held at schools, health clubs, churches, or community centers.

Activity programs and workshops. Libraries, museums, colleges, and other public and private organizations often run programs that combine fun and learning in everything from swimming and theater to languages and music.

**Overnight camps.** There are thousands of overnight or "sleep-away" camps in the United States—sports camps, scout camps, religious camps, music camps, computer camps—enough to match any child's special interests. School-age children generally stay at overnight camps anywhere from five days to two months.

Sitters and in-home care. You may want to consider finding a high school or college student, or a neighbor to spend a few days, a week, or a few weeks at your home this summer. Sharing a sitter or in-home care provider with other parents may offer another option for care.

Most school-age children will probably want to do more than one thing during the summer, so you might think about combining several different activities and care arrangements. Call the program that sent you this booklet about planning your family's summer.



## Glossary

Here are some general descriptions of words and phrases you may come across as you read through this handbook and search for child care.

**age-appropriate**—a description of toys, activities, and behaviors that are suitable or fitting to a child's specific age (for instance, puzzles with small pieces are not age-appropriate for children under 3).

au pair (American)—an in-home care provider who generally lives with a family and provides help with child care and light housework. Many American au pairs are young women or men who have worked as babysitters, enjoy children, and like the idea of having a new experience before going on to college or starting a different career. They often come from a different part of the country and are willing to move to work for a family for one year or more.

au pair (foreign)—a foreign national who lives with an American family as part of a foreign exchange program. Some au pairs provide up to 45 hours/week of child care during the year they live in the U.S. to experience American life. Foreign au pairs receive a weekly payment plus room and board. They may or may not have previous child care experience.

**babysitter**—generally an in-home care provider who provides supervision and care of children on an occasional, part-time, or full-time basis. No special training or background is required. Babysitters are usually paid by the hour or day.

**backup care**—an additional or alternate child care arrangement to cover those times when regular child care breaks down or is not available (for instance, when a child or provider is sick, or during vacations, holidays, or weather emergencies). **caregiver**—anyone who provides care for children on an occasional or regular, full-time or part-time basis (e.g., a babysitter, family child care provider, child care center staff member). Also called a provider.

Child and Dependent Care tax credit—a personal income tax credit given by the federal government to help reduce the taxes of people who work and must pay for the care of children or disabled dependents.

child:adult ratio, child:staff ratio—the number of children compared to the number of supervising adults or staff members in a caregiving situation (e.g., three children in the care of one family child care provider would be a 3:1 child:adult ratio).

**compliance**—the degree to which a child care program meets the licensing requirements.



**complaint**—a report, usually by a parent, to the licensing agency, about an event or conditions at a child care program that might harm children.

**day nursery**—a type of child care center, generally full-day, that offers a program of activities for children younger than school-age. (See full-day child care center.)

**Dependent Care Assistance Plan (DCAP)**—an employee benefit plan offered by some companies allowing workers to set aside a certain amount of income before taxes to pay for child care.

**developmentally appropriate**—a description of activities and programs suitable to a child's specific physical, social, emotional, and learning growth (for instance, a developmentally appropriate program for toddlers is not just a scaled-down kindergarten).

**early learning center**—a type of child care center or program generally offering a program of activities for part of the day to children ages 3 to 5, often with an emphasis on preparation for future learning.

earned income credit—a refundable federal income tax credit available to workers with low incomes and dependent children.

educational philosophy—a basic set of values and beliefs about children and how they learn that guides a center, program, or school's activities.

**family child care home**—a type of child care provided in a residential setting, usually the home of a caregiver who works independently and provides care for up to six children (depending on state regulations).

federal unemployment tax (FUTA)—a federal tax required of anyone who pays a household employee, such as an in-home caregiver, cash wages exceeding a set amount (for instance, \$1,000 in any calendar quarter; amounts can change yearly). FUTA is the employee's unemployment insurance.

**full-day child care center**—a type of child care that offers care and educational activities to groups of children in a non-residential setting, usually open all day (although some offer part-day options) and all year long and operated by a staff trained in child development. Can also be called day nurseries, child development centers, early learning centers, preschools, or child care centers.

group day care home—a term used in some states to describe a type of child care that is a large family child care home, usually with one caregiver and at least one assistant providing care for 6 to 12 children.

**group size**—the number of children placed in any one group in a child care setting (for instance, 30 children enrolled in a child care center might be divided by age into three groups, each with a group size of 10, for activities during the day).

**Head Start**—a federally funded and managed program for children of low income families. The program usually combines a strong emphasis on a child's education and health with available social services and parent involvement.

housekeeper—an in-home care provider whose principal role is managing the upkeep of a home, but who generally provides some basic child care in addition to housework, laundry, or meal preparation. Housekeepers often have little or no formal child care training. in-home care—a type of child care provided by someone a family has hired—a babysitter, housekeeper, au pair, or nanny—to come into their home on a regular or daily basis or to live with them.

Montessori—an educational philosophy with many different interpretations and applications that generally emphasizes children working individually with traditional materials in a self-paced program.

**nanny**—an in-home care provider, employed by a family on either a live-in or live-out basis, who takes care of all the major tasks associated with the care of children. Duties are generally restricted to child care and related household tasks. Nannies may or may not have had any formal training, though they often have a good deal of actual experience.

**nursery school**—a type of child care center or program, generally offering a program of activities for part of a day to children ages 3 to 5.

**parent/mother's helper**—an in-home care provider who assists parents with child care but is generally not left in charge of children for long periods of time.

part-day child care centers—a type of child care that offers care and educational activities to groups of children in a non-residential setting, usually open for at least part of the day during the school year. Often called nursery schools, preschools, or learning centers. Head Start is usually considered a part-day child care center.

**preschool**—a type of child care center or program, generally offering a program of activities for part of the day and part of the week to children ages 3 to 5, often with an emphasis on preparation for future learning. Also called prekindergarten.

**provider**—anyone who provides care for children on an occasional or regular, full-time or part-time basis (e.g., a babysitter, family child care provider, child care center staff member). Also called a caregiver.

school-age program—a type of child care that provides supervised activities for school-age children (generally ages 5–13) during the hours before and after school. School-age programs are often located at schools, community centers, or child care centers and operate on days that school is open. They may or may not become full-day programs during school vacations, summers, and weather emergencies.

shared care—a type of child care that generally refers to an in-home care arrangement where two families hire one caregiver. A shared caregiver can either provide care for both families' children in one home or can alternate between the two homes.

**social security tax (FICA)**—a federal tax required of anyone who pays a household employee, such as an in-home caregiver, more than a certain amount (these amounts change yearly; always check with the IRS). summer day camp—a type of local child care or activity program that offers children—generally between the ages of 5 and 13—a variety of full- or part-day summer activities, crafts, sports, learning experiences, and so on.

summer overnight camp—a program for schoolage children—usually with facilities for sleeping, eating, and activities—that generally combines fun and learning, often centered on a special interest, for periods of time ranging from one week to two months or more. Also called sleepaway camp or residential camp.

workers' compensation—a form of insurance providing income to an employee unable to work as the result of an injury that occurred on the job. Some states require employers to carry workers' compensation insurance, which is often covered by a homeowner's insurance policy, for in-home child care providers.